

## élan<sup>®</sup> CONSUMER CREDIT CARDS AND SPECIALTY CARDS

				<b>Consumer Card Benefits:</b>
<i>Rewards Card</i>	<i>Traditional Card</i>	<i>Establishing Credit: College Students and Young Adults</i>	<i>Establishing and Re-establishing credit</i>	
<b>VISA<sup>®</sup> Signature Rewards</b>	<b>VISA<sup>®</sup> Platinum</b>	<b>VISA<sup>®</sup> College Rewards</b>	<b>Secured VISA<sup>®</sup></b>	<b>24-Hour Cardmember service</b> Available via toll-free number 24 hours a day, 365 days per year.
<b>ANNUAL FEE:</b> No annual fee	<b>ANNUAL FEE:</b> No annual fee	<b>ANNUAL FEE:</b> No annual fee	<b>ANNUAL FEE:</b> \$35	<b>Visa Zero Liability</b> Cardmember not liable for fraudulent purchases when card is lost or stolen (limitations and restrictions apply.)
<b>SPECIAL OFFERS:</b> 0% introductory rate for the first 6 months.	<b>SPECIAL OFFERS:</b> 0% introductory rate for the first 12 months, offer good on new Platinum credit card accounts opened now through September 14, 2012.	-	-	<b>Verified by Visa</b> Protects cardmember's Visa card with a personal password while shopping online with participating merchants.
<b>VARIABLE APR:</b> 9.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)	<b>VARIABLE APR:</b> 9.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)	<b>VARIABLE APR:</b> 11.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)	<b>VARIABLE APR:</b> 20.99% (APR will vary with the market based on the Prime Rate)	<b>Merchant Discounts</b> Discounts on products and services when payment is made with the Visa card. Go to <a href="http://usa.visa.com/personal/discounts">http://usa.visa.com/personal/discounts</a> for more information.
<b>REWARDS:</b> <ul style="list-style-type: none"> <li>• 2,500 bonus points with first purchase (may be redeemed for a \$25 statement credit)</li> <li>• Earn 1 point for every dollar spent in net purchases</li> <li>• No points earning cap</li> <li>• Redeem points for cash back, gift certificates, merchandise, Choose Your Own Rewards, and travel</li> <li>• Cash back is in the form of a statement credit</li> </ul>	<b>REWARDS:</b> <ul style="list-style-type: none"> <li>• The Visa Platinum Card is not a rewards card</li> <li>• See consumer Card benefits</li> </ul>	<b>REWARDS:</b> <ul style="list-style-type: none"> <li>• 1,000 bonus points with your first purchase</li> <li>• Earn 1 point for every net dollar purchased</li> <li>• Maximum of 30,000 points earned annually</li> <li>• Points good for 5 years</li> <li>• Redeem points for cash back, gift cards, merchandise, Choose Your Own Rewards, and travel</li> </ul> Cash back option is in the form of a statement credit	<b>FEATURES:</b> <ul style="list-style-type: none"> <li>• Open a savings account that is pledged as a security for your credit card account</li> <li>• Excellent opportunity for someone starting a credit history or for someone who has been turned down for a credit card</li> </ul>	<b>Auto Rental Collision Damage Waiver</b> Cardmembers automatically receive coverage on a 24-hour basis for damage due to a collision or theft when rental company's collision damage waiver option is declined and rental charged to Visa.  <b>Travel Accident Insurance</b> Cardmembers automatically receive coverage when tickets for travel on common carriers are purchased with their Visa Signature Card (up to \$1,000,000), Visa Platinum Card (up to \$500,000) or their College Rewards or Young Adult Visa (up to \$250,000).
<b>MINIMUM REQUIREMENTS:</b> Must be 18 years of age, have a valid U.S. address and Social Security Number.		<b>MINIMUM REQUIREMENTS:</b> Must be 18 years of age, have a valid U.S. address and Social Security Number, and must be attending an accredited 2-4 year educational institution. Must individually demonstrate an ability to repay the debts incurred.	<b>MINIMUM REQUIREMENTS:</b> Must be 18 years of age, have a valid U.S. address and Social Security Number, and a security deposit in the form of a cashier's check or money order. Your credit limit will be equal to the amount of your security deposit.	<b>Extended Warranty Coverage</b> Cardmembers receive double the manufacturer's warranty on purchases made with their Visa Signature or their Visa Platinum cards.  <b>IMPORTANT PHONE NUMBERS:</b> <b>Relationship Support Team</b> 1-800-523-5354 Option 2, then 1  <b>Card Underwriting</b> 1-800-523-5354 Option 2, then 2  <b>Cardmember Service</b> (Consumer) 1-800-558-3424 (Business) 1-866-552-8855
Applicants who are not approved for a Visa Signature Rewards card will be considered for a Select Rewards card with the same rewards options, 2,500 bonus points, unlimited 1% cash back, 0% introductory rate for 6 months and no annual fee.				